

July 12, 2010

GLORIA L. FRANKLIN, CLERK

U.S. BANKRUPTCY COURT

NORTHERN DISTRICT OF CALIFORNIA



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Signed and Filed: July 09, 2010

DENNIS MONTALI
U.S. Bankruptcy Judge

Attorneys for WELLS FARGO BANK, NATIONAL ASSOCIATION AS TRUSTEE FOR
THE CERTIFICATEHOLDERS OF STRUCTURED ASSET MORTGAGE
INVESTMENTS II INC., GREENPOINT MTA TRUST 006-AR1, MORTGAGE
PASS-THROUGH CERTIFICATES, SERIES 2006-AR1

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF CALIFORNIA - SAN FRANCISCO DIVISION

In re

MARITESS E. LAGANDAON,

Case No. 10-30372-DM

Chapter 13

R.S. No. ALH-42

ORDER GRANTING MOTION FOR
RELIEF FROM AUTOMATIC STAY

DATE: June 10, 2010

TIME: 9:30 am

CTRM: 22

Debtor(s).

Northern District of California - San
Francisco Division
United States Bankruptcy Court
235 Pine Street, 19th Floor
San Francisco, CA 94104

The above-captioned matter came on for hearing on June 10, 2010, at 9:30 AM, in
Courtroom 22, upon the Motion of Wells Fargo Bank, National Association as Trustee for the
Certificateholders of Structured Asset Mortgage Investments II Inc., GreenPoint MTA Trust
006-AR1, Mortgage Pass-Through Certificates, Series 2006-AR1 ("Movant"), for relief from the
automatic stay of 11 U.S.C. § 362, to enforce its interest in the property of Maritess E.
Lagandaon ("Debtor") commonly known as 3462 Colchester Avenue, Sacramento, California
95834 (the "Real Property"), which is legally described as follows:

1 Lot 97, as shown on the "Plat of Cambay West Village 1,
2 Subdivision No. P99-135.1" filed in the Office of the County
3 Recorder of Sacramento County, California on July 31, 2002 in
4 Book 300 of Maps, at Page 10.

5 Appearances as noted on the record.

6 Based on the arguments of counsel, and good cause appearing therefor,

7 IT IS HEREBY ORDERED:

8 1. The automatic stay of 11 U.S.C. § 362, is hereby terminated as it applies to the
9 enforcement by Movant of all of its rights in the Real Property under Note and Deed of Trust,
10 and pursuant to applicable state law;

11 2. Movant is authorized to foreclose its security interest in the Real Property under
12 the terms of the Note and Deed of Trust, and pursuant to applicable state law;

13 3. The 14-day stay provided by Bankruptcy Rule 4001 (a)(3) is waived;

14 4. Post-petition attorney's fees and costs for the within motion may be added to the
15 outstanding balance of the subject Note as allowed under applicable non-bankruptcy law;

16 5. Upon foreclosure, in the event Debtor fails to vacate the Real Property, Movant
17 may proceed in State Court for unlawful detainer pursuant to applicable state law;

18 6. Upon entry of this Order, the Chapter 13 Trustee shall cease making payments in
19 regard to Movant's claim filed in this bankruptcy case;

20 7. Movant may offer and provide Debtor with information re: a potential
21 Forbearance Agreement, Loan Modification, Refinance Agreement, or other Loan Workout/Loss
22 Mitigation Agreement, and may enter into such agreement with Debtor. However, Movant may
23 not enforce, or threaten to enforce, any personal liability against Debtor if Debtor's personal
24 liability is discharged in this bankruptcy case; and

25 8. This Order shall be binding and effective despite any conversion of this
26 bankruptcy case to a case under any other chapter of Title 11 of the United States Code.

27 ** END OF ORDER **
28

COURT SERVICE LIST

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